

JENNIFER M. RATHGEB  
306 ANNA AVENUE  
MAPLE SHADE, NJ 08052

***OFFICE OF THE CHAPTER 13 STANDING TRUSTEE***

Isabel C. Balboa  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977  
(856) 663-5002

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
(Camden)**

In Re:

JENNIFER M. RATHGEB

Debtor(s).

Proceedings in Chapter 13

Case No.: 21-15897-JNP

**TRUSTEE'S STATEMENT PURSUANT  
TO 11 U.S.C. §§ 1302(c), 1106(a)(3), and  
1106(a)(4)**

The Chapter 13 Standing Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C. §§ 1302(c), 1106(a)(3) and 1106(a)(4).

1. The Trustee's office has conducted a § 341(a) Meeting of Creditors and a business examination which consisted of the review of the Petition, Schedules A - J, Statement of Financial Affairs, and Statement of Current Monthly Income, including a comparison between the Debtor(s)' filed petition and schedules and Certification of Business Debtor (attached hereto as Exhibit "A").

2. The Trustee, except to the extent that the Court orders otherwise, has investigated the acts, conduct, assets, liabilities, and financial condition of the Debtor(s), the operation of the Debtor(s)' business and the desirability of the continuance of such business, and any other matter relevant to the case or to the formulation of a plan.

3. Furthermore, in connection with the investigation, the Trustee has not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of Debtor(s), or to a cause of action available to the estate.

Dated: December 15, 2021

Respectfully submitted,

ICB: KES  
via first class mail:

JENNIFER M. RATHGEB

/s/ ISABEL C. BALBOA  
ISABEL C. BALBOA  
Chapter 13 Standing Trustee

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
(Camden)

IN RE:

Jennifer M. Rathgeb

Debtor(s).

Proceedings in Chapter 13

Case Number: 21-15897 JNP (ABA / JNP)

CERTIFICATION OF DEBTOR  
DERIVING INCOME FROM  
RENTAL INCOME

(Separate Certification for each rental property)

I, Jennifer Rathgeb

being duly sworn, upon my oath state:

1. I rent real property known as 306 Anna Ave, Maple Shade, NJ
2. I rent to tenant(s), Gary Davis.
3. I (do or do not) have a signed lease/rental agreement.
4. I rent this property for \$ 700 per month.
5. I (do or do not) have insurance coverage on this rental property at this time.
6. I (do or do not) have a separate Landlord/Tenant bank account for this tenant's security deposit.
7. I have bank accounts in the following financial institutions which are utilized for rent collection:

Bank Name	Type of Account / Purpose	Account Number (Last 4 digits)

8. I (have or have not) filed individual tax returns with the Internal Revenue Service for all the prior tax years, for which I was required to file a return.
9. I (have or have not) filed applicable state tax returns with the State of New Jersey or any other state or commonwealth for all prior tax years, for which I was required to file a return.
10. In support of this certification and as required by the Standing Trustee, I provide the following attached documents:

- Last two (2) filed Federal Tax Returns, with all supporting schedules and statements;
- Current mortgage payoff statement;
- Current Fair Market Value (FMV) w/comps (Zillow/Redfin is not acceptable);
- Current homeowners insurance declaration page;
- Bank statements for six (6) months ending the month prior to filing; and
- Current signed lease/rental agreement.

I declare under penalty of perjury that the foregoing statements are true and correct.

I have read and acknowledge my responsibilities as a business debtor.

I understand that by filing this certification with the Standing Trustee and attachments in its support, I am signing the document under Fed. R. Bankr. P. 9011.

I declare that (I or my attorney) will retain the original signature of this certification for a period of seven (7) years from the date of the closing of this case pursuant to Fed. R. Bankr. P. 8011.

Date: 7/19/21

/s/ Jennifer Rathges  
Debtor

Date: \_\_\_\_\_

/s/

Co-Debtor